

Patents  
Serial No. 09/473,383

## AMENDMENTS TO THE CLAIMS

Claims 1-14 (canceled).

Claims 15-16 (previously canceled).

Claims 17-19 (canceled).

Claims 20-21 (previously canceled).

Claims 22-23 (canceled).

Claims 24-25 (previously canceled).

26. (CURRENTLY AMENDED) A computer-controlled apparatus system for configuring a point-of-sale terminal for use in connection with a merchant account during an on-line session with an applicant for the merchant account, comprising:

a network accessible acquirer Internet server that generates a network accessible merchant account activation application user interface online for access by an applicant for a merchant account via an online session with the applicant accessing the acquirer Internet server;

a master account file for storing information corresponding to the merchant account;  
and

an electronic connection to one or more point-of-sale terminals;

wherein the acquirer Internet server:

displays the merchant account activation application user interface to the applicant during the online session with the applicant;

means for receiving information receives information input by from the applicant to the merchant account activation application user interface completing an application for the merchant account;

displays information via the user interface relating to one or more selectable point-of-sale terminals for selection by the applicant;

means for receiving information receives information input by from the applicant to the merchant account activation application user interface selecting a point-of-sale terminal for use in connection with the merchant account;

Patents  
Serial No. 09/473,383

~~means for determining determines~~ terms and conditions applicable to the applicant's merchant account based on the received information;

~~means for sending such displays~~ determined terms and conditions relating to the administration of the merchant account to the applicant via the user interface for display relating to the administration of the merchant account;

~~means for receiving receives~~ an indication of acceptance of the terms and conditions from the applicant input by the applicant to the merchant account activation application user interface;

~~means responsive to the indication of acceptance of the terms and conditions from the applicant during the on-line session~~ session for generating generates identification information associated with the merchant account and the point-of-sale terminal, the identification information comprising a merchant ID (MID) and a terminal ID (TID);

stores information generated and received during the online session, including the identification information, in the master account file for use in ~~means for configuring an account file for administration of the merchant account with the identification information during the on-line session; and~~

~~means for configuring configures the selected point-of-sale terminal with by loading the identification information from the master account file via the electronic connection to the selected point-of-sale terminal.~~

27. (CURRENTLY AMENDED) The system apparatus of Claim 26, wherein the terms and conditions include a fee schedule for services relating to the administration of the merchant account.

28. (CURRENTLY AMENDED) The system apparatus of Claim 26, wherein the point-of-sale terminal is loaded programmed with the identification information ~~by the configuring means~~ and then shipped to the applicant.

29. (CURRENTLY AMENDED) The system apparatus of Claim 26, wherein the point-of-sale terminal is already in possession of the applicant and is ~~configured by the~~

Patents  
Serial No. 09/473,383

configuring means remotely by a telephone call to a telephone directory number associated with the point-of-sale terminal to reprogram the point-of-sale terminal with the identification information during the telephone call.

30. (CURRENTLY AMENDED) The system apparatus of Claim 26, further including ~~means for determining wherein the acquirer Internet server determines~~ a credit risk score for the application and based on the credit risk score establishes establishing the terms and conditions for the merchant account.

31. (CURRENTLY AMENDED) The system apparatus of Claim 26, wherein the acquirer Internet server conducts ~~including means for determining~~ a credit risk score to determine whether to accept the application; and

~~means for automatically transmitting an e-mail message to notify notifies~~ the applicant whether the application has been accepted.

32. (CURRENTLY AMENDED) The system apparatus of Claim 26, including means for electronically issuing ~~wherein the acquirer Internet server issues~~ a visitation order requesting a physical visit to the premises of the applicant to verify that the applicant is conducting a type of business input by the applicant stated in the application.

33. (CURRENTLY AMENDED) The system apparatus of Claim 26, including wherein the acquirer Internet server:

~~means for prompting prompts~~ the applicant user to enter business contact information;  
~~means for prompting prompts~~ the applicant user to enter business premises information;

~~means for prompting prompts~~ the applicant user to enter business sales data; and  
~~means for prompting prompts~~ the applicant user to enter business owner information.

34. (CURRENTLY AMENDED) The system apparatus of Claim 26, including means for prompting ~~wherein the acquirer Internet server prompts~~ the applicant user to provide

Patents  
Serial No. 09/473,383

information relating to funding for the charges associated with administering the merchant account.

35. (CURRENTLY AMENDED) The system apparatus of Claim 26, including wherein the acquirer Internet server:

~~means for sending~~ sends a menu of point-of-sale terminal options to the applicant for display via the user interface;

~~means for sending~~ sends a view control item in association with each option for display via the user interface;

~~means for receiving~~ receives a user command input by the applicant via the user interface selecting a particular view control item; and

~~means for sending~~ sends an image depicting the point-of-sale terminal associated with the selected view control item to the applicant for display via the user interface.

36. (CURRENTLY AMENDED) The system apparatus of Claim 26, including wherein the acquirer Internet server:

~~means for receiving~~ receives a business type designation from the applicant;

~~means for determining~~ determines a business risk category associated with the business type designation; and

~~means for implementing~~ implements risk adjustment measures based on the business risk category associated with the business type designation.

37. (CURRENTLY AMENDED) The system apparatus of Claim 36, further including wherein the acquirer Internet server:

~~means for sending~~ sends a menu of risk adjustment measures to the applicant for display via the user interface;

~~means for receiving~~ receives a user command from the applicant input via the user interface indicating a preferred risk adjustment selection; and

~~means for implementing~~ implements the risk adjustment measures based on the preferred risk adjustment selection.

Patents  
Serial No. 09/473,383

38. (CURRENTLY AMENDED) The system of apparatus—a Claim 36, further including wherein the acquirer Internet server::

means for determining determines a reserve requirement;

means for sending sends the reserve requirement to the applicant for display via the user interface; and

means for receiving receives a user command from the applicant input via the user interface accepting the reserve requirement.

39. (CURRENTLY AMENDED) The system apparatus of Claim 36, further including wherein the acquirer Internet server::

means for determining determines a risk-adjusted fee schedule;

means for sending sends the risk-adjusted fee schedule to the applicant for display via the user interface; and

means for receiving receives a user command from the applicant input via the user interface accepting the risk-adjusted fee schedule.

40. (CURRENTLY AMENDED) A computer-controlled system apparatus—for configuring a point-of-sale terminal for use in connection with a merchant account during an on-line session with an applicant for a merchant account comprising:

a network accessible acquirer Internet server that generates a network accessible merchant account activation application user interface online for access by an applicant for a merchant account via an online session with the applicant accessing the acquirer Internet server;

a master account file for storing information corresponding to the merchant account, and

an electronic connection to one or more point-of-sale terminals;

wherein the acquirer Internet server:

displays the merchant account activation application user interface to the applicant during the online session with the applicant;

means for receiving receives information input by from the applicant to the merchant account activation application completing an application for the merchant

Patents  
Serial No. 09/473,383

account including type of business information, business contact information, business premises information, business sales data, business owner information, and information relating to funding for the charges associated with administering the merchant account;

~~means for sending~~ displays a menu of point-of-sale terminal options and display a view control item in association with each option to the applicant via the user interface for display;

~~means for receiving~~ receives a user command input by the applicant via the user interface selecting a particular view control item;

~~means for sending~~ displays an image depicting the point-of-sale terminal associated with the selected view control item to the applicant via the user interface for display;

~~means for receiving~~ receives information input by from the applicant via the user interface selecting a point-of-sale terminal for use in connection with the merchant account including;

~~means for based on information input by the applicant, determining~~ determines a credit risk score for the application;

~~means for determining~~ determines the terms and conditions applicable to the applicant's merchant account including a fee schedule for the merchant account based on the credit risk score;

~~means for sending~~ displays the determined terms and conditions to the applicant for display relating to the administration of the merchant account to the applicant via the user interface;

~~means for receiving~~ receives an indication of acceptance of the terms and conditions input by from the applicant via the user interface;

~~means for generating~~ generates identification information associated with the merchant account and the selected point-of-sale terminal;

~~stores information generated and received during the online session, including the identification information, in the master account file for use in~~ means for configuring an account file for administration of the merchant account with the identification information; and

Patents  
Serial No. 09/473,383

means for electronically issues issuing a visitation order requesting a physical visit to the premises of the applicant to verify that the applicant is conducting the a type of business input by the applicant stated in the application.

41. (CURRENTLY AMENDED) The system apparatus of Claim 40, wherein the selected point-of-sale terminal is loaded programmed with the identification information via the electronic connection by the configuring means and shipped to the applicant.

42. (CURRENTLY AMENDED) The system apparatus of Claim 40, wherein the point-of-sale terminal is already in possession of the applicant and is configured by the configuring means remotely by a telephone call to a telephone directory number associated with the point-of-sale terminal to load reprogram the point-of-sale terminal with the identification information during the telephone call.

43. (CURRENTLY AMENDED) A computer-controlled apparatus system for configuring a point-of-sale terminal for use in connection with a merchant account during an on-line session with an applicant for a merchant account comprising:

a network accessible acquirer Internet server that generates a network accessible merchant account activation application user interface online for access by an applicant for a merchant account via an online session with the applicant accessing the acquirer Internet server;

a master account file for storing information corresponding to the merchant account;  
and

an electronic connection to one or more point-of-sale terminals;

wherein the acquirer Internet server:

means for receiving receives a business type designation input by from the applicant via the merchant account activation application user interface;

means for determining determines a business risk category associated with the business type designation input by the applicant;

means for determining determines risk adjustment measures comprising a reserve requirement and a risk-adjusted fee schedule for services related to

Patents  
Serial No. 09/473,383

administration of the merchant account based on the business risk category associated with the business type designation;

~~means for sending displays~~ terms and conditions relating to the risk adjustment measures to the applicant via the user interface for display;

~~means for receiving receives~~ an indication of acceptance of the terms and conditions input by the applicant via the user interface from the applicant;

~~means for generating generates~~ identification information associated with the merchant account and the point-of-sale terminal, the identification information comprising a merchant ID (MID) and a terminal ID (TID) associated with a selected point-of-sale terminal;

~~stores information generated and received during the online session, including the identification information and the risk adjustment measures, in the master account file~~ means for configuring an account file for administration of the merchant account with the identification information and the risk adjustment measures during the on-line session; and

~~means for configuring configures~~ the selected point-of-sale terminal by loading with the identification information from the master account file into the selected point-of-sale terminal via the electronic connection.

44. (CURRENTLY AMENDED) The system apparatus of Claim 43, wherein acquirer Internet server including:

~~means for receiving receives~~ information from the applicant via the user interface selecting a point-of-sale terminal for use in connection with the merchant account; and

~~means for configuring loads~~ the selected point-of-sale terminal with the identification information.

45. (Canceled)

46. (CURRENTLY AMENDED) The system apparatus of Claim 26, wherein the information input by from the applicant selecting a point-of-sale terminal for use in

Patents  
Serial No. 09/473,383

connection with the merchant account comprises information selecting from a new terminal for the applicant or selecting an existing terminal already in possession of the applicant.

47-52. (Previously canceled).

53. (CURRENTLY AMENDED) A computer-readable storage medium containing a set of instructions executable by for a computer for causing the computer to perform implementing a method for configuring a point-of-sale terminal for use in connection with a merchant account, the method comprising the steps of:

generating a network accessible merchant account activation application for online access by an applicant for a merchant account during an online session with the applicant;

during an on-line session with the an applicant for a merchant account,

receiving information input by from the applicant to the merchant account activation application completing an application for the merchant account,

receiving information input by from the applicant to the merchant account activation application selecting a point-of-sale terminal for use in connection with the merchant account,

based on the received information, determining terms and conditions applicable to the applicant's merchant account upon acceptance of the merchant account activation application;

displaying such determined terms and conditions to the applicant relating to the administration of the merchant account; and

receiving an indication of acceptance of the terms and conditions input by the applicant to the merchant account activation application from the applicant;

in response to the indication of acceptance of the terms and conditions from the applicant and during the on-line session, generating identification information associated with the merchant account and the point of sale terminal, the identification information comprising a merchant ID (MID) and a terminal ID (TID);

storing information generated and received during the online session, including the identification information, in a master account file during the online session;

Patents  
Serial No. 09/473,383

configuring an account file for administration of the merchant account with the identification information; and

configuring the selected point of sale terminal by loading with the identification information from the master account file into the selected point-of-sale terminal.

54. (CURRENTLY AMENDED) A computer-readable storage medium containing a set of instructions executable by for a computer for causing the computer to perform implementing a method for configuring a point-of-sale terminal for use in connection with a merchant account, during an on line session with an applicant for a merchant account, the method comprising the steps of:

generating a network accessible merchant account activation application for online access by an applicant for a merchant account during an online session with the applicant;

receiving information input by from the applicant to the merchant account activation application completing an application for the merchant account including type of business information, business contact information, business premises information, business sales data, business owner information, and information relating to funding for the charges associated with administering the merchant account;

displaying a menu of point of sale terminal options, displaying a view control item in associated with each option, receiving a user command input by the applicant selecting a particular view control item, and displaying an image depicting the point of sale terminal associated with the selected view control item;

receiving information input by from the applicant selecting a point of sale terminal for use in connection with the merchant account including:

determining a credit risk score based on information input by the applicant the application;

based on the credit risk score, determining terms and conditions applicable to the applicant if accepted including a fee schedule for the merchant account;

displaying the determined terms and conditions to the applicant relating to the administration of the merchant account;

receiving an indication of acceptance of the terms and conditions input by the applicant to the merchant account activation application from the applicant;

Patents  
Serial No. 09/473,383

generating identification information associated with the merchant account and the point of sale terminal;

storing information generated and received during the online session, including the identification information, in a master account file configuring an account file for administration of the merchant account with the identification information; and

electronically issuing a visitation order requesting a physical visit to the premises of the applicant to verify that the applicant is conducting the a type of business input by the applicant stated in the application.

55. (CURRENTLY AMENDED) A computer-readable storage medium containing a set of instructions executable by for a computer for causing the computer to perform implementing a method for configuring a point-of-sale terminal for use in connection with a merchant account, during an on line session with an applicant for a merchant account, the method comprising the steps of:

generating a network accessible merchant account activation application for online access by an applicant for a merchant account during an online session with the applicant;

receiving a business type designation input by from the applicant via the merchant account activation application;

determining a business risk category associated with the business type designation input by the applicant;

based on the business risk category associated with the business type designation, determining risk adjustment measures comprising a reserve requirement and a risk adjusted fee schedule for services related to administration of the merchant account;

displaying terms and conditions relating to the risk adjustment measures;

receiving an indication of acceptance of the terms and conditions input by the applicant to the merchant account activation application from the applicant;

generating identification information associated with the merchant account and the point of sale terminal, the identification information comprising a merchant ID (MID) and a terminal ID (TID) associated with a selected point-of-sale terminal;

storing information generated and received during the online session, including the identification information and the risk adjustment measures, in a master account file

Patents  
Serial No. 09/473,383

configuring an account file for administration of the merchant account with the identification information and the risk adjustment measures; and

configuring the selected point-of-sale terminal by loading with the identification information from the master account file into the selected point-of-sale terminal.